



# 2023 IMPACT REPORT



NAVY-MARINE CORPS  
RELIEF SOCIETY®

MAKING A DIFFERENCE FOR SAILORS, MARINES, AND THEIR FAMILIES

## FINANCIAL ASSISTANCE AND EDUCATION

The Society's financial assistance and education program aims to be the first resource when economic challenges arise. Through interest-free loans and grants, and financial counseling, NMCRS puts Sailors and Marines on the path to long-term financial stability.

**OVER \$50 MILLION IN FINANCIAL ASSISTANCE.**



## QUICK ASSIST LOANS®

Interest free loans up to \$1,000 designed to meet a short-term financial need of active duty Sailors and Marines who might otherwise resort to high-interest lender alternatives.

**25,600 QALS PROVIDED.**

## BASIC LIVING EXPENSES

Food, lodging, utilities, and household set-ups can have a significant impact on a service member's budget. NMCRS is here to help with basic living expenses.

**ASSISTED 24,890 CLIENTS WITH BASIC LIVING EXPENSE RELIEF.**



## VISITING NURSES

For over 100 years, the care, compassion, and commitment of NMCRS Visiting Nurses has remained strong. They improve the quality of life for Sailors, Marines and their families by providing health education and resource referral to promote health maintenance and continuity of care.

**NURSES AIDED OVER 12,000 PATIENTS.**



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# MAKING A DIFFERENCE FOR SAILORS, MARINES, AND THEIR FAMILIES

## MISSION

To provide, in partnership with the Navy and Marine Corps, financial, educational and other assistance to members of the Naval Service of the United States, their eligible family members and survivors when in need; and to receive and manage funds to administer these programs.

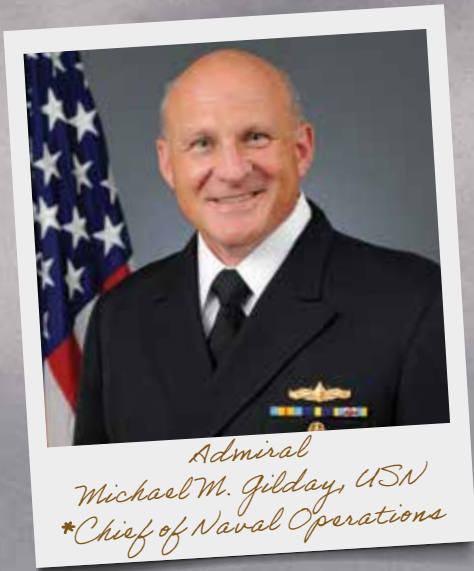
## VISION

As a non-profit, volunteer service organization, we use both financial and non-financial resources to identify solutions to meet emerging needs. We help clients improve personal financial skills and encourage individual financial responsibility.

## GUIDING PRINCIPLES

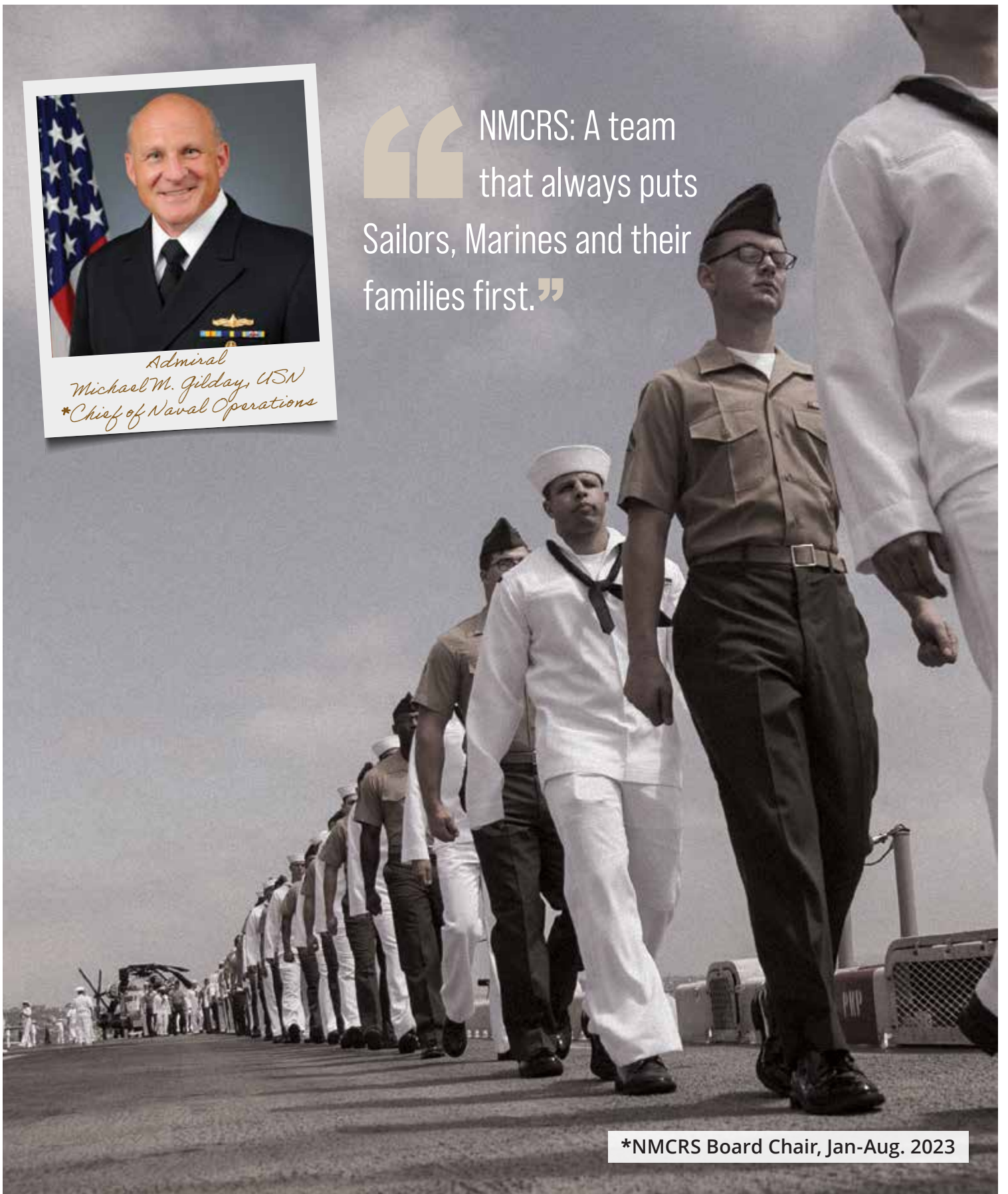
- ★ We provide effective client service in a consistent, compassionate, and non-judgmental manner.
- ★ We are committed to preserving the dignity, self-respect and confidentiality of our clients.
- ★ We are responsible stewards of the funds entrusted to us by our donors.
- ★ We provide our volunteers and employees with the training and resources to be effective – offering consistent services throughout the Society.
- ★ We recognize the vital role our volunteer force plays in the delivery of Society programs and services.





*Admiral  
Michael M. Gilday, USN  
\*Chief of Naval Operations*

“ NMCRS: A team  
that always puts  
Sailors, Marines and their  
families first.”



\*NMCRS Board Chair, Jan-Aug. 2023

# TABLE OF CONTENTS

## LEADERSHIP

SECRETARY OF THE NAVY.....	4
COMMANDANT OF THE MARINE CORPS.....	5
CHIEF OF NAVAL OPERATIONS.....	6
PRESIDENT'S YEAR IN REVIEW .....	7
BOARD OF DIRECTORS.....	7
COMMITTEES OF THE BOARD OF DIRECTORS.....	8
OFFICERS OF THE SOCIETY .....	8
ADVISORY COUNCIL.....	8

## REPORTS

ANNUAL IMPACT.....	10
PROVIDING RELIEF TO MARINES, SAILORS AND THEIR FAMILIES.....	11
RELIEF COMMITTEE .....	15
EDUCATION COMMITTEE .....	15
FINANCE COMMITTEE.....	16

## FINANCIALS

FINANCIAL STATEMENT.....	17
FINANCIAL ASSISTANCE NUMBERS .....	18

## RECOGNITION AND AWARDS

VOLUNTEER RECOGNITION .....	20
LIFETIME ACHIEVEMENT AWARD.....	22

## DONORS

NMCRS DONORS.....	23
CLARENCE DILLON SOCIETY .....	26
2023 NMCRS BALL.....	28

Navy-Marine Corps Relief Society is recognized by the Internal Revenue Service as a 501(c)(3) charitable organization (EIN 53-0204618). Charitable contributions from individuals, corporations and foundations are tax-deductible to the fullest extent allowed by law.

Navy-Marine Corps Relief Society does not share any personally identifiable information with outside parties.

## SECRETARY OF THE NAVY



### GREETINGS TO THE NAVY- MARINE CORPS RELIEF SOCIETY

On behalf of the Department of the Navy, it is my pleasure to extend a heartfelt "thank you" to the generous donors who support the Navy-Marine Corps Relief Society (NMCRS) mission.

For 119 years, NMCRS has performed as the official charity of the Navy and Marine Corps, providing stability and assistance for families while our Sailors and Marines serve our Nation with distinction, honor, courage, and commitment.

I am proud of the partnership we enjoy with the Society. NMCRS is more than a valuable resource for our Navy-Marine Corps community; it is a leadership tool. Knowing that NMCRS is there provides a great sense of comfort, as it is a vital contributor to the quality of life and the mission readiness of our Naval Services.

The Department of the Navy is indebted to the thousands of loyal and compassionate volunteers around the world who devote thousands of hours each year to provide financial assistance, share money management skills, make emergency travel arrangements, facilitate Budget for Baby® workshops, and staff thrift shops.

Thank you to all the dedicated NMCRS employees and volunteers tirelessly working to improve the lives of our Sailors and Marines, as well as the countless generous individuals, corporations, foundations, and civic organizations that support this critical mission.

Sincerely,

A handwritten signature in blue ink that reads "Carlos Del Toro". The signature is written in a cursive, slightly stylized font.

**CARLOS DEL TORO**



## COMMANDANT OF THE MARINE CORPS



On behalf of all Marines, I am pleased to congratulate the Navy-Marine Corps Relief Society on another exceptional year of supporting our Nation's Sailors, Marines, and Sea Service families. Since being established by several naval officers in 1904, the NMCRS has provided crucial resources for

our Sailors and Marines. One hundred and twenty years later, the compassion and generosity of the small team of employees and more than 4,000 volunteers that make up the NMCRS continue to have an indelible impact on the quality of life and operational readiness of our Sea Services.

Last year, the Society's programs and services assisted more than 198,000 active duty and retired Marines, Sailors, and families - to include more than 47,000 clients who received confidential, interest-free financial assistance and budgetary management classes. The programs and resources provided by the NMCRS help

our Sea Service members carry out each mission with the peace of mind that comes with knowing they and their families will have support through any hard times.

Marines greatly appreciate the NMCRS staff and volunteers who ensure this organization continues to support our service members. We also salute the generous donors who give their time, talents, and treasure that enables the Society to continue its mission. Thank you for everything you do to keep our Sea Services mission ready.

Semper Fidelis,

**ERIC M SMITH**

General, U.S. Marine Corps  
Commandant of the Marine Corps



## CHIEF OF NAVAL OPERATIONS



The Navy-Marine Corps Relief Society has been an essential part of our Navy since 1904. The Society's highly-skilled caseworkers invest thousands of volunteer hours helping active-duty and retired Sailors, Marines, and their families deal with unexpected financial events, and teaches them

how to better budget for their expenses and manage their finances. This directly translates into improved operational readiness throughout our fleet.

In 2023, the Navy-Marine Corps Relief Society provided over \$50 million in interest-free loans and grants, and more than 198,000 sea service members and their families benefited from the Society's programs and services.

When Typhoon Mawar hit Guam, the Navy-Marine Corps Relief Society jumped into action and assisted over 3,100 service members and retirees with \$1.3 million in

grants to cover the immediate needs that arose from the devastating storm.

The Navy-Marine Corps Team is the most powerful Navy in the world, and the employees and volunteers of the Navy-Marine Corps Relief Society provide financial, educational, and other assistance to our force when in need. From visiting nurses providing health education and resources, to disaster assistance and emergency travel to see a sick or dying loved one, the Society is there to keep our Sailors and fellow Marines mission ready.

As Chair of the Board of Directors, I offer my sincere thanks to the loyal volunteers, dedicated employees, and generous donors who allow the Society to continue being a significant contributor to fleet readiness.

Sincerely,

A handwritten signature in black ink that reads "Lisa M. Franchetti". The signature is fluid and cursive.

**LISA M. FRANCHETTI**  
Admiral, U.S. Navy,



## PRESIDENT'S YEAR IN REVIEW



Reflecting on 2023, it was truly a remarkable year for Navy-Marine Corps Relief Society (NMCRS). With deep gratitude, I share the highlights of our collective achievements and the impact they had on the lives of Sailors, Marines, and their families.

In the past year, the Society served an unprecedented number of individuals. 198,000 active duty and retired Sailors, Marines and their family members utilized our programs and services; demonstrating the profound need and trust placed in the Society. Whether it was providing over \$50 million in financial assistance, health education to over 12,000 patients through our visiting nurse program or assisting 3,800 expectant parents with our Budget for Baby® workshops, our dedicated staff tirelessly served those in need.

Amidst the various challenges we assisted Sailors and Marines with last year, the aftermath of Typhoon Mawar stands out as a testament to the resilience and dedication of our team. In the wake of this devastating storm, our response was swift and impactful, providing over \$1.3 million in immediate needs grants to 3,100 clients. Our staff's selfless commitment during this time exemplifies the core values of compassion and excellence that define our organization.

Furthermore, after a three-year hiatus, the Navy-Marine Corps Relief Society Ball returned! For 106 years this event

was hosted by the incredible volunteers of the Navy-Marine Corps Ball Committee. We are forever indebted to them for the time and effort they put into raising funds and awareness for the Society and our mission. This year, the Society hosted the Ball. It was a wonderful time to be *Together Again* sharing stories of the impact the Society had on lives over the past three years as well as raising over \$275,000 dollars.

At the heart of everything we do lies our mission to provide financial assistance, education, and relief to the active duty and retired Navy-Marine community. None of this would be possible without the boundless creativity, compassion, and enthusiasm of our devoted staff and volunteers. Their unwavering commitment to serving our clients knows no bounds, and I am immensely proud to lead such an extraordinary team.

Finally, I extend my deepest gratitude to each and every one of you who generously supports our mission. Your donations not only keep our Marines and Sailors mission-ready but also ensures their families are secure in knowing NMCRS stands ready to assist in times of financial crisis. It is an honor to be entrusted with your contributions and remain steadfast in our commitment to serving our Nation's finest.

Semper Fidelis,

**LIEUTENANT GENERAL ROBERT R. RUARK, USMC (RET.)**  
President and Chief Executive Officer

## BOARD OF DIRECTORS

### CHAIR:

ADM Lisa Franchetti,  
Chief of Naval Operations

### MEMBERS:

Gen Eric Smith,  
Commandant of the Marine Corps  
LtGen Edward Banta, USMC

VADM Richard Cheeseman Jr., USN

Maj Thomas Craig, USMC (Ret.)

VADM Darse "Del" Crandall Jr., USN

MajGen Craig Crenshaw, USMC (Ret.)

Ms. Elisa Catalano Ewers

Ms. Francine Glavy

LtGen James Glynn, USMC

RADM Sinclair Harris, USN (Ret.)

Ms. Evelyn Honea

MCPON James Honea, USN

Ms. Anne Hughes

Col Robert Love, USMC (Ret.)

RADM John Menoni, USN

Ms. Megan Moffit

MCPO John "JP" Perez, USN (Ret.)

SgtMaj Jacob Reiff, USMC

LtGen Robert Ruark, USMC (Ret.),  
President, CEO

SMMC Carlos Ruiz, USMC

Ms. Andrea Ruiz

Mr. James Sievert

Ms. Patrisha Smith

FLTCM Delbert Terrell, USN

RADM Gregory Todd, USN

RADM Darin Via, USN

## COMMITTEES OF THE BOARD OF DIRECTORS

### FINANCE COMMITTEE:

Ms. Elisa Catalano Ewers, Chair  
RADM Sinclair Harris, USN (Ret.)  
LtGen Robert Ruark, USMC (Ret.), CEO  
CDR Wesley Schmidt, USN (Ret.)  
Mr. James Koltes, Jr., Sr. Vice President,  
UBS Financial Services, Inc. (Ex-officio)

### NOMINATING COMMITTEE:

VADM Richard Cheeseman Jr., USN, Chair  
RADM Sinclair Harris, USN (Ret.)  
Ms. Megan Moffit

### AUDIT COMMITTEE:

Ms. Francine Glavy, Chair  
MajGen Craig Crenshaw, USMC (Ret.)  
RADM Dave Keller, USN (Ret.)

### RELIEF COMMITTEE:

Ms. Megan Moffit, Chair  
Ms. Donna Berger- honorary  
1stSgt Stacie Black, USMC (Ret.)-  
honorary  
Ms. Linda Gilday-honorary  
Ms. Francine Glavy  
Ms. Cynthia Hill  
Ms. Anne Hughes  
Ms. Kim Matos  
LtGen Robert Ruark, USMC (Ret.), CEO

### EDUCATION COMMITTEE:

LtGen Robert Ruark, USMC (Ret.), CEO  
MCPO John Perez, USN (Ret)

### EXECUTIVE COMMITTEE:

LtGen Robert Ruark, USMC (Ret.), Chair  
VADM Richard Cheeseman Jr., USN  
Ms. Elisa Catalano Ewers  
Ms. Francine Glavy  
Ms. Megan Moffit

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## OFFICERS OF THE SOCIETY

### PRESIDENT, CHIEF EXECUTIVE OFFICER

LtGen Robert Ruark, USMC (Ret.)

### EXECUTIVE VICE PRESIDENT, CHIEF OPERATIONS OFFICER

RDML Dawn Cutler, USN (Ret.)

### VICE PRESIDENT, CHIEF INFORMATION OFFICER

CAPT Herman "Arch" Archibald, USN (Ret.)

### VICE PRESIDENT, CHIEF FINANCIAL OFFICER AND TREASURER

Ms. Carolyn Bauer

### VICE PRESIDENT, CHIEF ADMINISTRATIVE OFFICER AND SECRETARY

CDR Christopher Dour, USN (Ret.)

### VICE PRESIDENT, CHIEF DEVELOPMENT AND COMMUNICATIONS OFFICER

Ms. Gillian Gonzalez

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## ADVISORY COUNCIL

The Advisory Council was established in 2021 to provide guidance and recommendations to the Board of Directors and Society leadership regarding donor outreach, engagement activities and programs. These efforts enable the Society to expand and strengthen programs and services while engaging a broader array of supporters and partners.

Mr. Carl Bergeron, Senior Vice President and Team Leader, Greater Washington Region Not-for-Profit Banking, Truist

The Honorable James Byrne, Vice President, Ethics & Business Conduct, Lockheed Martin

Mr. Michael Coulter, Senior Vice President, Business Development and President, Leonardo DRS International at Leonardo DRS

Ms. Susan Fallon Brown, Senior Vice President, Monster Government Solutions

Mr. Paul Ferraro, President, Air & Space Defense Systems, Raytheon, a business of RTX

LtGen Jack Klimp, USMC (Ret.)

RADM Tom Lynch, USN (Ret.), CEO, NewDay USA

Ms. Mary McDuffie, President & CEO, Navy Federal Credit Union

Dr. Maryalice Morro, DNP, RN. NEA-BC CAPT/NC/USN (Ret.)  
Adjunct Faculty, The Citadel; Program Coordinator, Women's Leadership Development Certificate, Villanova University and teaching faculty for DNPEL program, University of Pennsylvania School of Nursing

Mr. Darryl Peek II, Senior Director of Public Sector Channels and Alliances (FED & SLED) at Elastic

Mr. Bob Pragada, Chief Executive Officer, Jacobs

Mr. Stuart Rubinfeld, President, Matel Realty LLC

Mr. Jason Sutton, Vice President, Chief Information Officer (CIO), Newport News Shipbuilding, A Division of HII

VADM TJ White, USN (Ret.)

Ms. Matice Wright-Springer, Senior Vice President, Booz Allen Hamilton



*Paulina Ross*

“ I’m very grateful for the scholarship and for all you do for the military community.”



*Elizabeth Mikulsky*

“ I am so very grateful for the support I have received through NMCRS. One of the biggest roadblocks I mentally dealt with when considering going back to school to receive my MSW was the financial strain on our family. My husband is active duty military and receiving this support from the NMCRS feels like one of the most direct ways I have personally been supported as a military spouse.”

# NMCRS ANNUAL IMPACT

OVER 198,000 CLIENTS RECEIVED ASSISTANCE THROUGH NMCRS PROGRAMS & SERVICES.



211 WORLDWIDE LOCATIONS



4,100 VOLUNTEERS



179 STAFF

## PROGRAMS



### VISITING NURSES

Provided **12,000** patients with educational, wellness and referral information.



### BUDGET FOR BABY®

Provided in-person and virtual financial education workshops to **3,800** expectant parents.



### THRIFT SHOPS

**130,000** patrons purchased affordable uniforms, clothing and household items.



### FINANCIAL EDUCATION

Over **5,800** clients provided 1-on-1 budgeting assistance, information and resource referral to enhance their financial knowledge.



### EDUCATION ASSISTANCE

**359** grants/interest free loans provided for undergraduate and graduate studies for spouses and children of active duty or retired members.

## FINANCIAL ASSISTANCE

### INTEREST-FREE LOANS AND GRANTS

Basic living expenses (food, lodging, utilities, household set-up)	<b>\$28,250,000</b>
Transportation (car repairs, insurance, car payment, rental)	<b>\$12,500,000</b>
Family Emergencies	<b>\$5,110,000</b>
Transportation due to illness/death	<b>\$1,930,000</b>
Other (education assistance, pay/entitlement shortfalls)	<b>\$2,740,000</b>

**PROVIDING RELIEF TO MARINES, SAILORS AND THEIR FAMILIES**



**NAVY-MARINE CORPS RELIEF SOCIETY LAUNCHES WEB-BASED SYSTEM FOR SCHOLARSHIPS AND INTEREST-FREE EDUCATION LOANS**

The Society implemented a web-based application process for the Education Assistance program, allowing for increased efficiency and transparency for scholarship applicants. Once an account is created, eligible applicants can start, save, and apply online. They can track the status of their application, and if the student accepted the grants, they can track the funds to their respective colleges.

“While the process is streamlined, our goal remains the same. We strive to support Navy and Marine Corps spouses and children in their educational endeavors. The new system will manage some of the administrative work so we can focus on how to better support our scholars,” said Andrea Nevin, NMCRS Education Program Manager.



**NMCRS PROVIDED \$1.3 MILLION IN ASSISTANCE TO SEA SERVICE FAMILIES AFFECTED BY TYPHOON MAWAR**

On May 24, 2023, Guam was battered by one of the worst typhoons in decades. Typhoon Mawar was a category four storm with sustained winds of 140 miles per hour when it made landfall. While many of the Society’s dedicated employees and volunteers were still dealing with their own recovery efforts, they quickly assembled to assist active duty and retired Sailors, Marines, and their families who were affected by the storm. The team provided immediate assistance grants of \$600 for families and \$300 for single Sailors and Marines to help pay for basic living expenses, like water, food, and gas. NMCRS assisted with \$1.3 million in grants to over 3,100 active duty and retired members of our sea service community.

“I had been donating and supporting the Society for more than 20 years now because I personally knew someone who they helped. What I didn’t know was that I was going to need their assistance myself after Super Typhoon Mawar ravaged Guam. NMCRS was there for my Sailors as well as for me, and my family.” Brian Matic



**NAVY-MARINE CORPS RELIEF SOCIETY SELECTS VISITING NURSE, REBECCA PRASAD AS THE DAISY AWARD HONOREE FOR EXTRAORDINARY NURSES**

NMCRS Guam Visiting Nurse Rebecca Prasad, BSN, RN, CLC, was honored with The DAISY Award® For Extraordinary Nurses. The award is part of the DAISY Foundation’s efforts to recognize the incredible work that nurses perform every day. Rebecca was presented with her award as part of the Society’s celebrations during National Nurses Week.

“When I started at NMCRS, I knew the DAISY program would be a perfect fit to honor the extraordinary care our visiting nurses provide,” said Rosemary Perdue, MSN, RN, Capt., Nurse Corps, USN (Ret.), Director of the Visiting Nurse Program.

“I am surprised and honored to receive the Daisy Award for 2023. We have a phenomenal group of nurses and I am so privileged to work with each of you. Thank you again for this recognition,” said Rebecca.



**NMCRS PROVIDES OVER \$50 MILLION IN ASSISTANCE IN 2023**

The Society stands ready to assist active duty and retired Sailors, Marines and their families through our programs and services. In 2023, over \$50 million in financial assistance was provided for needs such as basic living expenses, transportation, and emergency travel. NMCRS supported 198,000 clients via financial and non-financial means.

“The biggest thing that I could say about the impact that NMCRS has had on my life is the comfort and security of knowing that even in the toughest times, NMCRS will be there.” Anonymous Client



*Cheriz M.*

“ I didn’t have the money to fly back home to see my mom, so I went to the local NMCRS. They were helpful and understanding, provided all the information I needed and helped me secure a flight. It was a difficult time for me and they took care of the hard part.”



**NMCRS QUANTICO TEACHES BUDGET FOR BABY® WORKSHOP AT THE WHITE HOUSE**

Staff members from the NMCRS Quantico office presented a Budget for Baby® workshop at the White House. RDML Dawn Cutler, USN (Ret.), Executive Vice President, Navy-Marine Corps Relief Society, Quantico Director, Casie Flippin, and volunteer Budget for Baby instructor Intisar AlHayek participated in this special event to educate Sailors on the financial impacts of having a child.

“Teaching at such a prestigious venue as the White House was an honor and an unforgettable experience. It was truly inspiring to engage with a diverse audience and discuss the importance of financial literacy, especially in the context of preparing for parenthood. Being able to contribute to such a vital conversation in such a historic setting was both humbling and invigorating.” said Casie.

“It was an incredible honor to present our Budget for Baby workshop to those Sailors who serve at the highest level of our government,” said Dawn. “In their role, they are so busy that they can’t get away, so NMCRS came to them.”

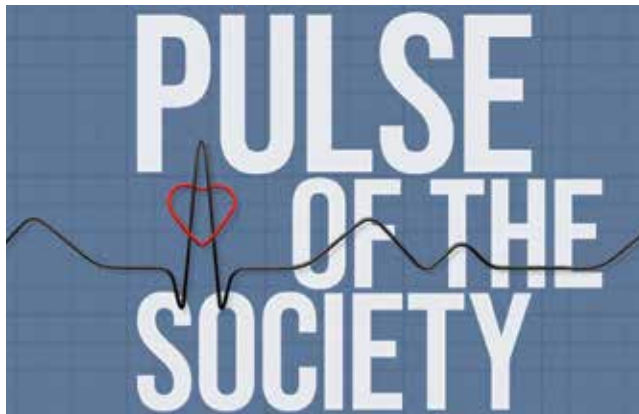


**CAMP PENDLETON SOUTH THRIFT SHOP WINS MEDIUM CIVILIAN TEAM OF THE YEAR**

NMCRS Camp Pendleton South Thrift Shop volunteers were recognized by their base command as the Medium Civilian Team Volunteer of the Year! In 2022, the thrift shop team volunteered for 15,064 hours, with nearly 14,000 customers visiting the shop.

From organizing special sales, assisting patrons with shopping, as well as receiving and sorting many donations, the thrift shop team was dedicated to providing exemplary support to the local community. Their uniform shop also greatly benefited active duty service members by providing gently used uniforms at a low cost. Their achievements led to them receiving this honor in 2023 from Brigadier General Jason Woodworth, Commanding General, Marine Corps Installations West-Marine Corps Base, Camp Pendleton, California.

“Everyday our Thrift Shop volunteers fulfill the vision of the Navy-Marine Corps Relief Society by providing an invaluable resource to Marines, Sailors, and their families who live, work, and play on Camp Pendleton,” said Donna Miranda, Director NMCRS Camp Pendleton South. “As a director, I understand the vital role my volunteer force plays in fulfilling the vision of NMCRS, but to have my Thrift Shop volunteers be recognized by Marine Corps Base Camp Pendleton, now that is like the cherry on top of a sundae! Hip, hip, hooray for Team NMCRS!”



**PULSE OF THE SOCIETY SURVEY SHOWS NMCRS IS MEETING MISSION**

For more than a century, NMCRS has evolved its programs and services to meet the mission of supporting Sea Service families. As part of the organization’s strategic planning, the staff surveyed three key audiences to gauge our impact: clients, commands, and the community. Result analysis confirms the Society is doing well at meeting mission.

The Society’s clients are extremely satisfied with both the in-person experience and the delivery of services. For commands, overall trust in NMCRS is high and leaders feel confident referring their Sailors and Marines to our offices. Finally, the Navy and Marine Corps communities are aware of NMCRS as a resource, with two-thirds of respondents having used at least one or more of the programs or services offered. The incredible results show the impact of the Society and encourages the organization to continue adapting to serve Sailors, Marines and their families in the future.



“ My visiting nurse experience has been such a blessing. I started to have my visiting nurse Natazia come out when my daughter was a few weeks old. I had concerns with breastfeeding and my daughter’s weight. From the first visit she came I felt at ease, she was very helpful with my breastfeeding concerns. She has been so helpful and supportive with my postpartum period. She provided me with resources when I needed them, and she has been there for me when I needed someone to talk to. She has been and she continues to be great emotional support; often needed as a military spouse. ”

## RELIEF COMMITTEE REPORT

Since our beginnings in 1904, the Relief Committee has been a part of the Navy-Marine Corps Relief Society and is the longest continuous-running committee. Comprised of senior active duty and retired Navy and Marine Corps spouses, the committee still holds steadfast to our foundation of assisting surviving family members.

In 2023, NMCRS assisted **238** Navy survivors and **60** Marine Corps survivors with over **\$1.2 million**, including **\$85,500** in monthly supplements paid to **12** surviving widows. The supplements are provided to elderly survivors who have ongoing inadequate income to meet their basic needs. Supplements are reviewed yearly by the committee and the amount of support varies based on individual needs. Additional needs that may arise during the year, such as medical or dental assistance, are also provided in coordination with the committee.

The greatest time of need occurs following the death of a retiree while the surviving spouse awaits the transition of benefits. Any unexpected income gap, even temporarily,

may cause a hardship and contribute to high stress. NMCRS provides assistance to help fill this gap until benefits are received, most often the need is to meet basic living expenses such as rent/mortgage, utilities and food. In addition, the caseworker identifies resources and referrals to support their benefits application process.

A loss of a spouse can also trigger other life changing events, such as relocation or downsizing, a need to return or seek a job or coordinating family support. NMCRS caseworkers work with the survivor to map out the new reality of their budget and consider options. “I greatly appreciate the time that my caseworker spent with me. It was overwhelming after the death of my husband, I didn’t know where to start.”—Anonymous NMCRS is there to meet the immediate needs and then to support long term solutions. A proud continuation of our assistance to Navy and Marine Corps survivors.

—Relief Committee of the NMCRS Board of Directors”

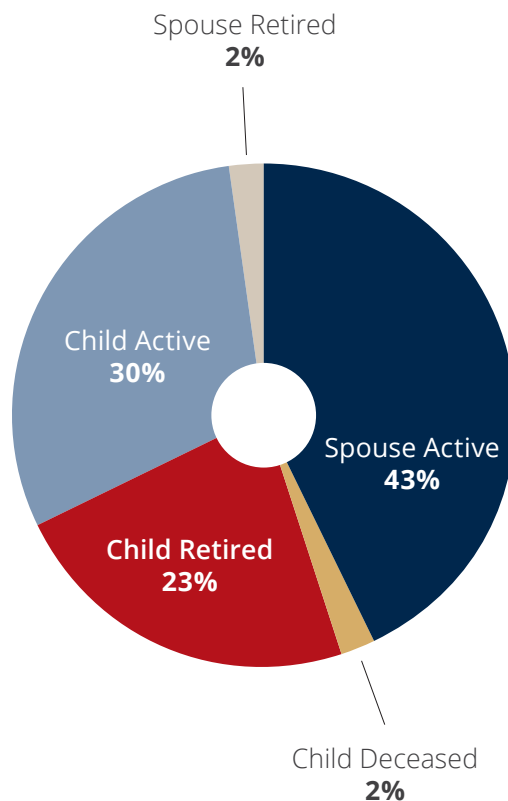
## EDUCATION COMMITTEE REPORT

The Education Assistance Program aims to enhance the financial well-being of Navy and Marine Corps families by supporting the pursuit of post-secondary degrees for spouses and children.

In 2023, the Society invested in a digital platform to collect applications, manage awards, and communicate with applicants. The goal of the program is to impact as many Scholars as possible. This system provided a simplified pathway, resulting in a record number of applicants. In total, NMCRS awarded **340** grants, an increase of **14%** from the 2022-2023 cycle.

NMCRS understands that military-connected college students face additional challenges in completing their education. In 2023, nearly **90%** of children and **80%** of spouses reported the NMCRS grant decreased financial stress. After her family’s most recent PCS, Navy spouse Rebecca Matlez said, “I was a senior at my prior university, but my degree requirements at my new university were different. This meant I had to redo my last two years of college. During this time, I ended up using almost all of my financial aid. However, this scholarship ensures that my family is not under financial burden.”

—Education Committee of the NMCRS Board of Directors



**FINANCE COMMITTEE REPORT**

The Society's investments in 2023 consisted of an unrestricted reserve fund and several restricted reserve funds. The market value of the Reserve Fund was **\$91.8 million** at the end of 2022 and the value increased to **\$97.6 million** in 2023. The total return for the year was 18.01% after fees and investment expenses.

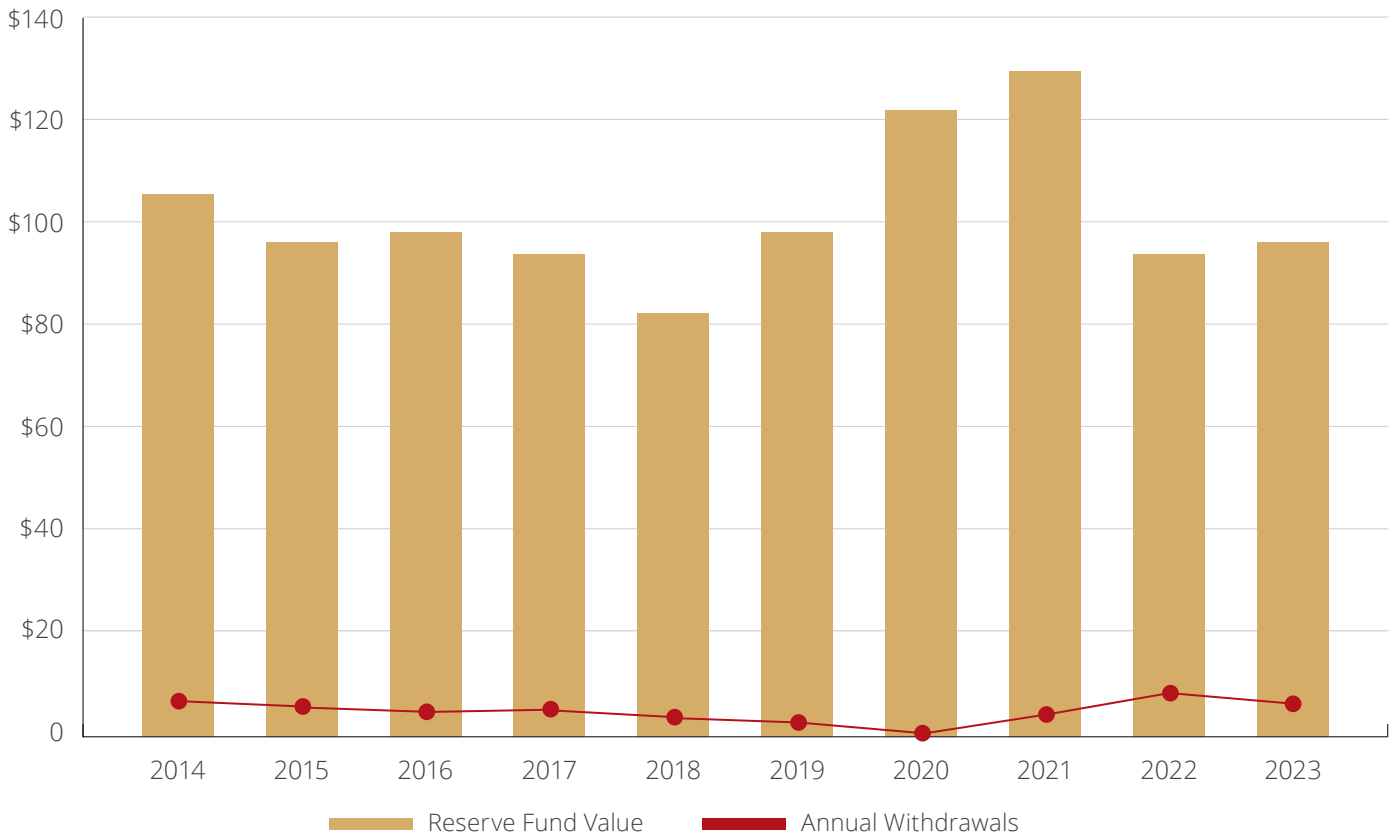
The Society uses withdrawals to finance the gap between incoming funds from donations, loan repayments and other sources, and outgoing funds used to support Sailors, Marines, and their families, and administrative and overhead costs.

In 2023, a nine million dollar withdrawal was essential to meet the needs of our clients due to increased demand for financial assistance. The Society provided over **\$46 million** in loan assistance and **\$3.8 million** in grants, including **\$1.3 million** in grants for immediate needs after Typhoon Mawar hit Guam.

The chart below shows both the market value and the annual withdrawals of the Society's investments from 2014-2023. Over the ten-year period, the Society has taken out **\$80.9 million** from its investments.

—Finance Committee of the NMCRS Board of Directors

**RESERVE FUND VALUE & USE TO MEET SOCIETY NEEDS**  
(\$ IN MILLIONS)



**STATEMENT OF FINANCIAL POSITION**

For the Year Ending December 31, 2023

**ASSETS**

Cash	\$222,969
Contributions/Pledges Receivable	\$2,865,011
Contribution receivable-Estates	\$6,010,000
Prepaid Expenses and Inventory	\$1,607,549
Investments	\$102,457,199
Outstanding Loans	\$26,256,176
Property and Equipment	\$3,185,040
<b>Total Assets</b>	<b>\$142,603,944</b>

**LIABILITIES AND NET ASSETS**

Accounts Payable	\$6,597,259
Long Term Liabilities	\$3,966,143
Net Assets (See Summary of Operations)	\$132,040,542
<b>Total Liabilities and Net Assets</b>	<b>\$142,603,944</b>

**STATEMENT OF ACTIVITIES****REVENUES**

Contributions	\$26,191,347
Investment Return	\$15,142,043
Miscellaneous	\$1,674,980
<b>Total Revenues</b>	<b>\$43,008,370</b>

**EXPENSES**

Assistance (Financial & Programs)	\$23,212,473
Administrative (includes depreciation)	\$3,141,361
Fundraising	\$2,875,536

<b>Total Expenses</b>	<b>\$29,229,370</b>
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<b>Pension Related Gain/ (Loss)</b>	<b>\$4,113,354</b>
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<b>CHANGE IN NET ASSETS</b>	<b>\$17,892,354</b>
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<b>ENDING NET ASSETS</b>	<b>\$132,040,542</b>
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**Independent Audit:** The Society's Financial Statements for the year ended December 31, 2023, were audited by independent auditors from the firm Johnson Lambert LLP, Certified Public Accountants, of Vienna, Virginia. Copies of the report have been provided to all members of the Society's Board of Directors and to the Directors of NMCRS Full Service Offices. Copies of the audit report are available by contacting the Vice President, Chief Financial Officer, Navy-Marine Corps Relief Society, 875 N. Randolph Street, Suite 225, Arlington, VA 22203-1767.

**FINANCIAL ASSISTANCE NUMBERS**

<b>NMCRS OFFICES</b>	<b>CASES</b>	<b>TOTAL LOAN AMT</b>	<b>GRANT AMT</b>	<b>TOTAL AMT</b>
Bahrain	226	\$308,837	\$0	\$308,837
Bangor, WA	576	\$507,188	\$11,722	\$518,910
Beaufort, SC	330	\$323,882	\$3,827	\$327,709
Bethesda, MD	271	\$299,190	\$8,423	\$307,613
Bremerton, WA	443	\$394,421	\$26,955	\$421,376
Camp Lejeune, NC	2,256	\$2,109,947	\$22,898	\$2,132,845
Camp Pendleton North, CA	1,068	\$985,625	\$27,014	\$1,012,639
Camp Pendleton South, CA	2,545	\$2,278,182	\$66,329	\$2,344,511
Charleston, SC	335	\$384,039	\$29,538	\$413,577
Cherry Point, NC	687	\$606,134	\$6,969	\$613,103
Everett, WA	315	\$411,387	\$12,751	\$424,138
Fallon, NV	138	\$131,259	\$3,675	\$134,934
Fort Worth, TX	384	\$416,593	\$7,999	\$424,592
Great Lakes, IL	771	\$731,240	\$39,678	\$770,918
Groton, CT	634	\$615,887	\$10,541	\$626,428
Guam	3,452	\$856,025	\$1,293,500	\$2,149,525
Gulfport, MS	524	\$519,511	\$13,288	\$532,799
Headquarters	2,397	\$2,443,507	\$1,444,512	\$3,888,019
Iwakuni, Japan	330	\$341,502	\$500	\$342,002
Jacksonville, FL	1,468	\$1,636,219	\$59,553	\$1,695,772
Kaneohe Bay, HI	477	\$477,926	\$4,538	\$482,464
Kings Bay, GA	597	\$490,798	\$9,597	\$500,395
Lemoore, CA	705	\$691,047	\$40,507	\$731,554
Little Creek, VA	1,270	\$1,456,036	\$77,310	\$1,533,346
Mayport, FL	1,113	\$1,237,881	\$16,354	\$1,254,235
MCRD, San Diego	560	\$739,352	\$59,201	\$798,553
Millington, TN	125	\$150,289	\$11,650	\$161,939
Miramar, CA	1,311	\$1,390,700	\$25,922	\$1,416,622
Naples, Italy	84	\$83,701	\$600	\$84,301

<b>NMCRS OFFICES</b>	<b>CASES</b>	<b>TOTAL LOAN AMT</b>	<b>GRANT AMT</b>	<b>TOTAL AMT</b>
New Orleans, LA	208	\$231,856	\$19,060	\$250,916
New River, NC	697	\$571,982	\$5,235	\$577,217
Newport, RI	76	\$98,726	\$11,642	\$110,368
Norfolk, VA	5,349	\$4,993,935	\$117,120	\$5,111,055
North Island, CA	1,876	\$1,974,248	\$63,924	\$2,038,172
Oceana, VA	1,331	\$1,491,636	\$54,539	\$1,546,175
Okinawa, Japan	826	\$849,251	\$0	\$849,251
Parris Island, SC	165	\$145,406	\$4,371	\$149,777
Patuxent River, MD	196	\$258,935	\$16,686	\$275,621
Pearl Harbor, HI	660	\$713,249	\$13,243	\$726,492
Pensacola, FL	814	\$742,632	\$39,693	\$782,325
Portsmouth, VA	1,098	\$1,072,431	\$36,988	\$1,109,419
Quantico, VA	407	\$425,361	\$25,782	\$451,143
Rota, Spain	273	\$365,958	\$360	\$366,318
San Antonio TX	395	\$399,064	\$27,343	\$426,407
San Diego, CA	3,343	\$3,426,077	\$258,187	\$3,684,264
Sasebo, Japan	396	\$569,823	\$4,500	\$574,323
Sigonella, Italy	105	\$134,786	\$2,100	\$136,886
Twentynine Palms, CA	1,173	\$1,064,796	\$6,775	\$1,071,571
Ventura County, CA	491	\$576,784	\$7,987	\$584,771
Washington Navy Yard, DC	653	\$787,119	\$31,413	\$818,532
Whidbey Island, WA	736	\$690,773	\$11,451	\$702,224
Yokosuka, Japan	966	\$1,515,618	\$0	\$1,515,618
Yuma, AZ	425	\$323,055	\$3,244	\$326,299
<b>TOTAL</b>	<b>48,051</b>	<b>\$46,441,806</b>	<b>\$4,096,994</b>	<b>\$50,538,800</b>

### VOLUNTEER RECOGNITION



#### MERITORIOUS SERVICE AWARD

The Society's highest volunteer service award recognizes outstanding service and achievement of significant benefit to the Society.

RDML John "Jack" Adams, USN (Ret) — Bethesda  
Arlene Bryce — Little Creek  
Elizabeth Hamilton — Sigonella  
LCDR Brian Jordan, USCG (Ret) — Bremerton  
Ruthi Moore — Headquarters

Beth Morgan — North Island  
Lisa Packer — Oceana  
BJ Pruitt — Bangor  
Laurie Riley — Oceana



#### SUPERIOR PERFORMANCE AWARD

Recognizes those volunteers who have made a significant contribution to the Society.

Lane Brown — Kings Bay  
Teresa Craddock — Bahrain  
David Cramer — San Diego  
Larry DeGreif — San Diego  
Christina DeMello — Camp Lejeune  
Amy Dillion — Fort Worth  
Marjorie Fox — Little Creek  
Helen Hoagland — San Diego  
Angie Ihlenfeld — Camp Pendleton South

Garry Lavender — Camp Pendleton North  
Beth McCarthy — Pensacola  
Debbie McNeil — North Island  
Ashley Miller — Little Creek  
Rachel Orengo — Pensacola  
Betty Padgett — North Island  
Erin Pfeil — North Island  
Allyson Phillips — San Diego  
Larry Swanson — Camp Pendleton North

#### PRESIDENTIAL CERTIFICATE OF COMMENDATION

Acknowledges exceptional volunteer service to the Society.

HTC(SW/AW) Ian Acuzar, USN — Misawa  
Mike Antoine — Pensacola  
Kristin Banz — Jacksonville  
RuEllyn Benedict — Twentynine Palms  
Tracy Boyle — North Island  
Lauren Brown — Bahrain  
Leza Cantu — Jacksonville  
AT1(AW) Chad Claybrook, USN — Lemoore  
Norma Comeau — Little Creek  
Jean Corletto — Little Creek  
Katherine Dibbern — Patuxent River  
Halee Dunaway — Rota  
Dorothy Earls — Twentynine Palms  
Jennifer Ebbitt — Pensacola  
Cheryl Garvin — Pensacola  
Chris Gerloff — Little Creek  
Laura Giberman — Pensacola  
Francine Glavy — Washington Navy Yard  
Peter Gong — San Antonio  
Marco Guanchez — Jacksonville  
Bob Harman — Millington

Char Hauser — Kaneohe Bay  
Erica Hawkins — Lemoore  
Nina Henry — Twentynine Palms  
Amy Herrenkohl — Corpus Christi  
Jennifer Hoewing — Miramar  
Narissa Kapusta — New River  
Kevin Lauer — Pensacola  
Mary Le Claire — Whidbey Island  
Bobbi Leclerc — North Island  
Keithon Lee — Jacksonville  
Aretha Logan — Pensacola  
Elizabeth Lopez — San Diego  
Joan Lottman — Little Creek  
Michael Mandel — San Diego  
Gina McIssac — MCRD  
AT1(AW) Gillian Mitchell, USN — Jacksonville  
Ojum Okwori — New Orleans  
Lisa Oswald — Whidbey Island  
Sara Pagano — Yokosuka  
Marge Pontious — Twentynine Palms  
Diane Pope — Twentynine Palms

**PRESIDENTIAL CERTIFICATE OF COMMENDATION (Continued)**

Morgan Reid — Jacksonville

Kathy Rixey — Washington Navy Yard

Terri Robertson — Washington Navy Yard

AOC Edward Salsberry, USN — Kingsville

George Saul — Whidbey Island

Laura Shaw — North Island

Dorothy Smiley — Little Creek

Elizabeth Spracklen — Fort Worth

ENS Zachary Tetreault, USN — Pensacola

Mary Ellen Triplett — Portsmouth

Sarah Turner — New Orleans

JoAnn Wilmer — San Diego



*Jarrod Torr*

“ Volunteering at the Society has been so moving to see the stories, and aside from personally how it feels good to help people, professionally as an Officer, it’s been eye-opening to see this as a resource that’s available.”



*Amy Mosman*

“ I contacted my local NMCRS office, and within days, I started training as a caseworker. Since then, I have helped Sailors, Marines, retirees, and their families in their times of need—just as NMCRS helped me in my time of need.”

## MRS. GRACE GLENWOOD HIGGINSON LIFETIME ACHIEVEMENT AWARD

While President and CEO of Navy-Marine Corps Relief Society, Lieutenant General Robert R. Ruark, USMC (Ret.) awarded the **Mrs. Grace Glenwood Higginson Lifetime Achievement Award** to a steadfast NMCRS volunteer as part of our celebration of National Volunteer Week for 2023.

### MARTHA MERZ



On behalf of the Board of Directors of the Navy-Marine Corps Relief Society, it gives me great pleasure to commend Martha Merz as the 35th recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award. Mrs. Merz devoted knowledge, compassion, leadership, and nearly 3,000 hours as a volunteer in seven different locations. Beginning her Society involvement in 1991, she gave time and talent at NMCRS Guam; NMCRS Groton, Connecticut; NMCRS Headquarters, Virginia; NMCRS San Diego, California; NMCRS North Island, California; NMCRS Yokosuka, Japan; and NMCRS Washington Navy Yard, District of Columbia.

Mrs. Merz served in almost every volunteer role throughout her career, including Client Services Assistant, Caseworker, Casework Lead, Thrift Shop Sorter, Thrift Shop Volunteer, Client Coordinator, Communications Contributor, Team Support Contributor, and Chair of Volunteers. Additionally, she was an active member of both the NMCRS Relief Committee and the NMCRS Board of Directors.

As a caseworker, Mrs. Merz utilized her solid expertise in policy and familiarity with local resources to provide \$600,000 in assistance to more than 1,000 service members. She helped Sailors, Marines, and their families develop financial self-sufficiency through her commitment to financial education.

Mrs. Merz graciously reviewed case notes and delivered guidance and coaching to caseworkers. While serving as Chair of Volunteers, she facilitated the establishment of a thrift shop, and as a two-time Relief Committee member, she assisted widowers/survivors with the necessary financial aid that allowed them to live with dignity. During her term as Board of Director's Education Committee Chair, Mrs. Merz advocated for a fundamental policy change to allow Navy and Marine Corps spouses pursuing master's degrees to apply for need-based assistance. Throughout her career, she made a vast contribution to NMCRS as an ideal role-model, mentor, and friend.

Mrs. Merz recruited, developed, taught, and inspired countless volunteers, many now in leadership roles. She is generous with her time; she is approachable, patient, and encouraging; and she listens and offers benevolent support to clients and volunteers. Her exceptional skill in casework, combined with her warmth and optimism, are a great model and influence. Mrs. Merz embodies the NMCRS Mission, Vision, and Principles, and effortlessly demonstrates them to staff, volunteers, and clients.

It is an honor to present Mrs. Merz with the Mrs. Grace Glenwood Higginson Lifetime Achievement Award as recognition of allegiance to the well-being of service members, their families, and Society volunteers.



*Kate Dibbern*

“ I never would have discovered the opportunity to become an Accredited Financial Counselor® or studied towards my Certified Financial Planner® designation without being a caseworker at NMCRS. What brings me back time after time is the feeling of connection and our mission: serving families.”

## NMCRS DONORS — MAKING A DIFFERENCE

Navy-Marine Corps Relief Society is truly grateful to the many individuals, corporations, foundations, and other partners that support the Society through contributions, estate gifts, and non-cash donations. This donor report recognizes individuals and organizations whose gifts were received in calendar year **2023** at the **\$5,000 level and above**. This report also includes entities that made in-kind donations to the Society valued at **\$5,000 and above**.

We are also deeply thankful for the many generous donors who demonstrate their unwavering support of the Society through their active duty and retiree allotments. And to all donors, the Society extends its heartfelt thanks. Gifts of any size are critical to ensuring the Society can deliver on its mission to provide assistance to Sailors, Marines, and their families.

### THEODORE ROOSEVELT CIRCLE (\$100,000 TO \$999,999)

Benevity Community Impact Fund  
Dean and Cam Williams Foundation  
Lakeside Foundation  
Lockheed Martin Corporation  
MCCS - Semper Fit and Exchange Services Division  
Navy Exchange Services Command (NEXCOM)  
USAA Foundation, Inc

### GRACE M. HIGGINSON CIRCLE (\$50,000 TO \$99,999)

CAPT Raymond W. Atcheson, USNR (Ret.)  
C.E. and S. Foundation  
General Dynamics  
Mr. and Mrs. Howard B. Jones  
Navy Federal Credit Union  
Northrop Grumman  
Pen Air Federal Credit Union  
The Boeing Company  
The Shirley and Edward Renfro Foundation

### RELIEF COMMITTEE CIRCLE (\$25,000 TO \$49,999)

American Legion Pacific Palisades Post 283  
Annandale Golf Club  
CARS Inc Donors  
Chicago Trading Company  
LCDR Wilmot Clarke, USN (Ret.)  
CNA  
Ms. Carrie Edwards  
First Command Financial Services, Inc.  
Humble Bundle - Frog God Games  
Leonardo DRS  
NEXCOM Civilian Recreation & Social Committee  
Raytheon Missiles & Defense  
CDR Roger Serrano, USN (Ret.)  
CDR Kathleen K. Smith, USN (Ret.)

State of Mississippi Vehicle License Sales  
Mr Pete Swanson  
Women's Auxillary Commissioned Officers Mess  
Walmart Corporation  
Mr. David Williams

### VOLUNTEER CIRCLE (\$5,000 TO \$24,999)

Anonymous (5)  
AAFES  
CDR Mark T. Ackerman, USN (Ret.)  
AmazonSmile Foundation  
American Legion Post 283 Riders  
Armed Forces Motorcycle Club - Georgia Chapter  
Mrs. Nannette Armstrong  
Association Of Military Banks Of America (AMBA)  
CAPT Frank Bausch, USN (Ret.)  
Bayshore Ford Truck Sales, Inc.  
BNSF Railway Foundation  
Col and Mrs. Wayne Brown, USMC (Ret.)  
Mrs. Jeanne Buckon  
Burton Foundation  
Mr. Royce Caplinger  
RADM E. I. Carmichael, USN (Ret.)  
CWO2 Juanita J. Carr, USN (Ret.)  
CAPT James A Cecil II, USN (Ret.)  
Cedar Creek Veterans Foundation (CCVF)  
FTCM(SS) and Mrs. Thomas E. Clark, USN (Ret.)  
Mr. and Mrs. James T. Claxton  
CAPT and Mrs. Robert Colvert, USN (Ret.)  
Commonwealth of Virginia DMV  
Clement Joseph Connolly Fund  
VADM Robert Conway, USN (Ret.)  
Ms. Elizabeth Crofford  
Sgt William Croxville, USMC (Ret.)  
CyberGrants Inc. Employee Giving Program  
Defense Orientation Conference Association

Mr. Will Dixon  
LCDR and Mrs. Roger F. Dunbar, USN (Ret.)  
The Tim and Tricia Dunlevy Charitable Fund of Thrivent Charitable Impact & Investing  
John and Nancy Edwards Family Foundation  
ADM James O. Ellis Jr., USN (Ret.) and Dr. Elisabeth Pate-Cornell  
Ms. Margie Evans  
Facebook Donors  
ADM and Mrs. William J. Fallon, USN (Ret.)  
RADM William Finneran, USN (Ret.)  
FORD Class Aircraft Carrier Classic  
Ms. Barbara Friedman  
Mrs. Sharon Frye  
LCDR Warren Galkin, USN (Ret.)  
Mr. Scott F. Gaudineer  
Dr. Mary Gendernalik-Cooper, in memory of Col. Wade H. Cooper, USMC (Ret.)  
Give Lively Foundation Inc  
Mr. Charles Douglas Gross and Mrs. Mary Hasenoehrl  
Mr. and Mrs. Simon Hallett  
SCPO Paul Heermans, USN (Ret.)  
The Hervey Family Non-Endowment Fund  
Maj Sarah Hessinger-Derryberry, USMC  
Ms Marjorie Hitchcock  
CDR Harold L. Hockett, USN (Ret.)  
LT J. Kendall Huber USN, (Ret.)  
VADM and Mrs. Jeffrey Hughes, USN  
Huntington Ingalls Industries  
Mr. and Mrs. Reuben Jeffery, III  
Mr. Albert Jensen  
Jerry SkrivaneK VFW Post 8185  
VADM David Johnson, USN (Ret.)  
RADM Michael Johnson, CEC, USN (Ret.) and Mrs. Terry Johnson  
PO2 Ted Kayton, USN (Ret.)  
CDR Ruth A. Kiraly, USNR (Ret.)  
Mr. Niels Kistrup

**VOLUNTEER CIRCLE (Continued)**

Kitsap Credit Union  
 Mr. John Knepley  
 RADM Dietrich Kuhlmann, USN (Ret.)  
 L3 Harris Technologies  
 The Lear Family  
 Mr. Tom Lefevre  
 Leidos  
 Ms. Jacquelyn Lester  
 Mr. and Mrs. Gary Leupold  
 CDR and Mrs. William Levis, USN (Ret.)  
 VADM Andrew L. Lewis, USN (Ret.)  
 Liberty Housing on Camp Pendleton  
 Licking County Foundation - Lt Henry  
 Lynn Hook MC, USN (Ret.) Fund  
 Linde  
 LCDR Lee Litzler USNR, (Ret.) and  
 Ms. Lylia Needham  
 RADM and Mrs. Steve W. Maas, USN (Ret.)  
 Magellan Federal  
 Mr. John Magney  
 Marine Corps League  
 CPO Paul L. Marischen, USN (Ret.)  
 Ms. Joana Mason  
 LT Paul J. McCann, USN, (Ret.)  
 Mr. W. Kent McClelland  
 Mr. David Mis  
 Mr. and Mrs. Robert Naeger  
 NAS Oceana Chapel of the Good Shepherd  
 National Society of the Daughters of the  
 American Revolution  
 Navy Mutual Aid Association  
 Mr. and Mrs. Arthur Newcombe, IV  
 NFL Ventures LP  
 North Florida Sales  
 CAPT William O'Connor, USN (Ret.)  
 OneNetworkConnection  
 Ms. Diane Otto  
 Mr. and Mrs. James Ouimette  
 LCDR and Mrs. Alfred B. Phillips, USN (Ret.)  
 Dr. Leslie Pitner  
 Mr. Edward Porta  
 LCDR Michael F. Portuesi, USN (Ret.)

The Rainwater Charitable Foundation  
 Mr. Karlu Rambhala  
 Raytheon Company  
 Religious Offering Fund - NAWC China Lake  
 Mr. James Roberts  
 The Rotary Club of Fallbrook Foundation  
 LtGen Robert R. Ruark, USMC (Ret.)  
 CDR James K. Ruland, USN (Ret.)  
 G. Samonte  
 Ms. Barbara Scrivner  
 Ms. Kristi Scully  
 Silent Partner Grants  
 Silver Gate Yacht Club  
 Col Jonathan Sims, USMC  
 Skanska USA Building Inc.  
 CAPT Joseph Slakey, USN (Ret.)  
 Dorothy D. Smith Charitable Foundation  
 The J.M. Smucker Company  
 CDR Lester Steenblock, USNR (Ret.)  
 Mr. Chad Steigers  
 Martha Washington Straus - Harry H.  
 Straus Foundation, Inc.  
 Tegna Foundation  
 The Thrift Shop at NAS JRB Fort Worth  
 The Treasure Shop at Naval Station Norfolk  
 Mrs. Nancy Trollinger  
 Truist  
 Upper Skagit Indian Tribe  
 USS Colonial LSD 18 Association  
 USS Ingersoll Vets DD 652 and DD990  
 USS Wren DD 568 Association  
 Uvas Foundation  
 VA Wholesale Mortgage Inc  
 CAPT William E. Vollmer, Jr., USN (Ret.)  
 VyStar Credit Union  
 LtCol Christopher Wagner, USMC (Ret.)  
 and LtCol Kathryn Wagner, USMC (Ret.)  
 WPW Foundation  
 Mr. Eric Wyatt and Ms. Katherine Townsend  
 Mr. Daniel Yankowski  
 YourCause Employee Giving Program

**IN-KIND GIFTS (\$5,000 AND ABOVE)**

Connecting Veterans Every Day  
 LexisNexis  
 Navy League of the U.S. - Corona/  
 Riverside Council  
 People Magazine Online News  
 PROUD Foundation  
 Queens Harbour Yacht and CC Group  
 Ronald Reagan Presidential Library  
 & Museum  
 United Through Reading  
 WTTG Fox  
 WTVD ABC 11 Eye Witness News Raleigh-  
 Durham  
 Yahoo! Finance  
 Yahoo! News

The Society works diligently to maintain an accurate database. Please notify the Development Department at **(800) 654-8364** of any inaccuracies so that we may update our records.

## LEGACY GIFTS

In 2023, Navy-Marine Corps Relief Society received **41** estate distributions from **30** donors, amounting to more than **\$3 million**. The legacy of these generous individuals will live on in the hearts and minds of Marines, Sailors and their families who receive assistance from the Society. We are deeply grateful for their thoughtful gifts.

Estate of Angelina & Angelo Andriani  
 Estate of PO2 Allen H. Alexander, USN (Ret.)  
 Estate of CDR John J. Bahm, USN (Ret.)  
 Mozelle Behannon Charitable Trust  
 Estate of CAPT Eric R. Bennett, USNR (Ret.)  
 Estate of David J. Cherry  
 Estate of Rene Cooke  
 Rose and Henry J. Deeks Charitable Trust  
 Estate of CAPT Charles T. Dudley, USN (Ret.)  
 Estate of Mabel England  
 Estate of Kathy A. English

Estate of MCPO Stewart T. Forster,  
 USN (Ret.)  
 Estate of Benedict O. Giltner, USN (Ret.)  
 Estate of Grace C. Harkins  
 Estate of Helga K. Hynson  
 George P. Lumsden Trust  
 Estate of GySgt Lewis R. Madison, USMC (Ret)  
 Estate of Richard Novak  
 Estate of Frank Orto  
 Estate of Carolyn O'Toole  
 Estate of Lowell Reade  
 Estate of Ronald B. Roberts

The Samuel Schechter Revocable Trust  
 Estate of Colonel Douglas D. Stewart  
 Takesian Family Trust  
 Estate of Craig Vance  
 Estate of Suzie Cozart Vandaveer and  
 Lee Raymond Vandaveer  
 Estate of Jack Walsh  
 Estate of GySgt Frank D. Williamson, Jr.,  
 USMC (Ret.)  
 Estate of Douglas Scott Wolverton

“ Life is not certain and sometimes there’s a tragedy and while it might not be our own, someone out there has no other alternative than to seek aid. Even if your support relieves part of it, imagine what kind of relief you’re providing.”

*-Bob Phillips*

## CLARENCE DILLON SOCIETY



In 1942, NY financier Clarence Dillon led a fundraising campaign that raised more than \$10 million to meet the Society's expanding needs created by America's entry into World War II. For his work, he received a citation from the Navy and a Presidential Certificate of Merit.

The Clarence Dillon Society recognizes individuals who have named Navy-Marine Corps Relief Society as a beneficiary of their estate. Enrollment in this honorary society is simply a matter of advising the Society that you have created an estate gift such as a bequest intention or a charitable trust, or have designated the Society as a beneficiary of a retirement plan or life insurance policy. Donors may also establish a charitable gift annuity with the Society and receive annual payments for life; upon their death, the remainder of the annuity is put to work serving Sailors, Marines and their families.

Legacy gifts are vitally important to the long-term vitality of the Society and ensure that future demands for financial assistance from active duty and retired Navy and Marine Corps service members can be met. We are deeply grateful for the thoughtful future generosity of these **270 members** of the Clarence Dillon Society.

Anonymous (42)	CAPT John Anthony Carbone, USN (Ret.), <i>in memory of John A Carbone Jr.</i>	SCPO David M. Dutcher, USN (Ret.), <i>in memory of his father, Bernal C. Dutcher, Jr., USN</i>	CAPT and Mrs. Peter F. Hailer, USN (Ret.)
CAPT Rudolph Abel, Jr., USN (Ret.)	SCPO Robert D. Carson, USN (Ret.)	Mrs. Joanne Eck, <i>in memory of John Eck</i>	MCPO Robert E. Hamell, USN (Ret.)
Donald and Solveig Aldrich	Chief David Casey, USN (Ret.)	LCDR and Mrs. Bruce Edelson, USN (Ret.)	Ms. Jan Hansen
Mr. Edward L. Anderson	GSCM Michael A. Cleesattel, USN (Ret.)	PO1 Betty J. Ellis, USN (Ret.)	MSgt Ronald P. Hansen, USMC (Ret.)
SCPO Richard M. Anderson, USN (Ret.)	Mr. Brian D. Connelly	PO1 Henry Eymann, USN (Ret.)	Mr. Evan C. Harden
Mr. Larry Andes	LCDR* and Mrs. Glenn R. Coulter, USN (Ret.)	Mrs. Barbara A. Fagan	Mrs. Paula B. Hargrave, <i>in loving memory of CDR Paul E. Hargrave, USN</i>
CDR Peter Angelina, USN (Ret.) and Jan Angelina	Susan B. Crawford	CAPT Gregory F. Fischer, USN (Ret.)	Ms. Teresa Harjung
SCPO Lee S. Armstrong, USN (Ret.)	CAPT Russell W. Crooks, Jr., USN (Ret.)	Mr. Mike Foley	Mr. and Mrs. Thomas Harris
CPO Mitchell O. Barker, USN (Ret.)	Ryan T. Currie	CDR Linda M. Frazier, USN (Ret.)	Mr. Eric Harris
CDR Russell W. Barnhill, USN (Ret.)	Mrs. Catherine Fay Dahlstrom, <i>in memory of Lawrence J. Fay, Jr., USN</i>	Mrs. Donna G. Fredricksen, <i>in memory of LCDR Robert A. Fredricksen, USN</i>	AEC William and Ruth Hart, USN (Ret.)
CAPT and Mrs. William W. Bennett, USN (Ret.)	CPO Byron Dahmer, USN (Ret.)	Charles* and Karen Fredrickson	Eda Mae G. Hatch, <i>in memory of William Lee Hatch</i>
LCDR Albert Betancourt, USN (Ret.)	GySgt Willard L. Dale, USMC (Ret.)	MSgt Thomas A. Gafford, USMC (Ret.) and Margaret Ann Barham*	MGySgt Derek Hayes, USMC (Ret.) and Mrs. Barbara M. Perry
Mr. and Mrs. Asa Betancourt	Seaman John M. Damascus, USN (Ret.)	PO1 Jose C. Garcia, USN (Ret.)	Mr. Robert F. Hellmers, <i>in memory of my father, Frederick Matthew Hellmers, USN</i>
Mr. and Mrs. Richard Bisetti	CDR and Mrs. James R. Dase, SC, USN (Ret.)	PO2 Reynaldo Garcia, Jr., USN (Ret.)	CDR James F. Helt, USN (Ret.) and Ms. Sandra Helt
ATCS Curt D. Block, USN (Ret.)	RADM John P. (Phil) Davis, USN (Ret.)	Dr. Mary Gendernalik-Cooper, <i>in memory of Col. Wade H. Cooper, USMC (Ret.)</i>	MCPO and Mrs. Robert Henshaw, USN (Ret.)
Mr. and Mrs. Malcolm Blundell, <i>in memory of CAPT Peveril Blundell, USN</i>	VADM and Mrs. George Wilmot Davis, USN (Ret.)	LCDR W. Duane Goodlett, USN (Ret.)	VADM Nancy Brown, USN (Ret.) and LtCol Peter M. Hesser, USMC (Ret.)
Mr. Johannes Brenner	CAPT Joseph Lee DeGuise, USMC (Ret.), <i>in memory of Joseph Frank DeGuise, USMM 1917-1921</i>	HMC Willard D. Gubbins, USN (Ret.)	MCPO Joseph H. Hill, USN (Ret.), <i>in memory of Nancy P. Hill</i>
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Col James G. Magee, USMC (Ret.)	Norman W. and Diane Pashley, <i>in memory of my years as a Marine</i>	Mr. William E. Schlotthauer	SCPO Stanley L. Young, USN (Ret.)
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		CAPT and Mrs. John E. Sides, USN (Ret.)	* Deceased
		BT2 Diana D. Simmonswright, USN (Ret.)	
		CAPT Frederick J. Skinner, USN (Ret.)	

## 2023 NAVY-MARINE CORPS RELIEF SOCIETY BALL

On March 25, 2023, military leadership, individual and corporate donors, volunteers, and employees came “Together Again” to celebrate and raise critical funds to support the Society. After three years apart, attendees joined together sharing sea stories and building awareness of the Society’s mission and programs.

The 2023 Ball marked the first year the event was convened by the Society. From 1914 to 2019, the ball was hosted by the separate Navy-Marine Corps Ball Committee. We extend our sincerest gratitude to all who served on the Ball Committee in the past, raising millions of dollars for the Society, and laying the foundation for this event of celebration and service.

The 2023 program included inspiring remarks from General Eric Smith, USMC, Assistant Commandant of the Marine Corps, Vice Admiral Richard Cheeseman, USN, Deputy Chief of Naval Operations, and Honorable Russell Rumbaugh, Assistant Secretary of the Navy for Financial Management and Comptroller. The evening also included impactful comments by Sergio Rodriguez, NMCRS volunteer and 2022 Navy Spouse of the Year, and two NMCRS clients.

We are grateful for the many corporate and individual donors whose sponsorship and support raised over **\$475,000** and made the evening possible.

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**1.370 SERVICE MEMBERS PROVIDED WITH TRAVEL ASSISTANCE.**

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## THRIFT SHOPS

NMCRS Thrift Shops offer Navy and Marine Corps families gently used uniforms, clothing and household items at low cost. Proceeds from the shops are put back into the Society's programs and services.

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